

FACT SHEET: Health Care in Kentucky
What the Affordable Care Act is doing for Kentucky families

The Affordable Care Act has already covered nearly one in three uninsured Americans – more than sixteen million – and improved coverage for virtually everyone with health coverage. Americans can no longer be denied coverage because of preexisting conditions, women can't be charged more just for being women, and there are no more annual caps on the care patients receive. Hospitals, doctors and other providers are changing the way they operate to deliver better care at lower cost. Hospitals, doctors and other providers are changing the way they operate to deliver better care at lower cost. In the years to come, the ability to buy portable and affordable plans on a competitive marketplace will allow countless Americans to move, start businesses, and dream big American dreams – without worrying if an illness will bankrupt them. Here is how the Affordable Care Act is working for families in Kentucky:

After Health Reform: Improved Access to Care

- Gallup recently estimated that the uninsured rate in Kentucky in 2014 was 9.8 percent, down from 20.4 percent in 2013.
- Prohibits coverage denials and reduced benefits, protecting as many as 1,894,874 Kentuckians who have some type of pre-existing health condition, including 241,403 children.
- Eliminates lifetime and annual limits on insurance coverage and establishes annual limits on out-of-pocket spending on essential health benefits, benefiting 1,414,000 people in Kentucky, including 528,000 women and 362,000 children.
- Expands Medicaid to all non-eligible adults with incomes under 133% of the federal poverty level. 533,456 more people in Kentucky have gained Medicaid or CHIP coverage since the beginning of the Health Insurance Marketplace first open enrollment period.
- Establishes a system of state and federal health insurance exchanges, or marketplaces, to make it easier for individuals and small-business employees to purchase health plans at affordable prices through which 92,372 people in Kentucky were covered in March 2015.

- Created a temporary high-risk pool program to cover uninsured people with pre-existing conditions prior to 2014 reforms which helped more than 1,561 people in Kentucky.
- Creates health plan disclosure requirements and simple, standardized summaries so 2,234,600 people in Kentucky can better understand coverage information and compare benefits.

After Health Reform: More Affordable Care

- Creates a tax credit to help 63,975 people in Kentucky who otherwise cannot afford it purchase health coverage through health insurance marketplaces.
- Requires health insurers to provide consumers with rebates if the amount they spend on health benefits and quality of care, as opposed to advertising and marketing, is too low. Last year, 209,476 consumers in Kentucky received \$6,298,456 in rebates.
- Eliminates out-of-pocket costs for preventive services like immunizations, certain cancer screenings, contraception, reproductive counseling, obesity screening, and behavioral assessments for children. This coverage is guaranteed for more than 1,884,719 people in Kentucky including 762,897 women.
- Eliminates out-of-pocket costs for 614,214 Medicare beneficiaries in Kentucky for preventive services like cancer screenings, bone-mass measurements, annual physicals, and smoking cessation.
- Phases out the “donut hole” coverage gap for 91,970 Medicare prescription drug beneficiaries in Kentucky, who have saved an average of \$977 per beneficiary.
- Creates Accountable Care Organizations consisting of doctors and other health-care providers who share in savings from keeping patients well while improving quality, helping 101,901 Medicare beneficiaries in Kentucky.
- Phases out overpayments through the Medicare Advantage system, while requiring Medicare Advantage plans to spend at least 85 percent of Medicare revenue on patient care. Medicare Advantage enrollment has grown by 110,705 to 220,206 in Kentucky since 2009.

After Health Reform: Improved Quality and Accountability to You

- Provides incentives to hospitals in Medicare to reduce hospital-acquired infections and avoidable readmissions. Creates a collaborative health-safety learning network,

the Partnership for Patients, that includes 122 hospitals in Kentucky to promote best quality practices.

We're not done. Other legislation and executive actions are continuing to advance the cause of effective, accountable and affordable health care. This includes:

- Incentive payments for doctors, hospitals, and other providers to adopt and use certified electronic health records (EHR). In Kentucky more than 50.8 percent of hospitals and 41.9 percent of providers have electronic health records systems.
- A new funding pool for Community Health Centers to build, expand and operate health-care facilities in underserved communities. Health Center grantees in Kentucky now serve 315,593 patients and received \$138,025,322 under the health care law to offer a broader array of primary care services, extend their hours of operations, hire more providers, and renovate or build new clinical spaces.
- Health provider training opportunities, with an emphasis on primary care, including a significant expansion of the National Health Service Corps. As of September 30, 2014, there were 101 Corps clinicians providing primary care services in Kentucky, compared to 52 clinicians in 2008.

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